

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Javier A. Ramos
 Angelina L. Ramos
 Debtors

Case No. 19-16648-mdc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Lisa
 Form ID: pdf900

Page 1 of 2
 Total Noticed: 27

Date Rcvd: Aug 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 26, 2020.

db/jdb	+Javier A. Ramos, Angelina L. Ramos, 3602 Morrell Avenue, Philadelphia, PA 19114-1912
cr	+ACAR Leasing LTD d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101
14447328	+ACAR Leasing LTD d/b/a GM Financial Leasing, c/o William E. Craig, Esquire, 110 Marter Ave., Suite 301, Moorestown, NJ 08057-3124
14421090	+ACAR Leasing LTD dba GM Financial Leasing, P.O. Box 183853, Arlington, VA 76096-3853
14410203	+BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 (address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)
14435389	+Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14410204	+Best Buy/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14444149	+Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14410206	+Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
14428955	+JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14467222	+PENNSYLVANIA HOUSING FINANCE AGENCY, C/O Rebecca A. Solarz,, KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14437355	+PHILA GAS WORKS, 800 W MONTGOMERY AVE, PHILADELPHIA, PA 19122-2898, ATTN: BANKRUPTCY DEPT,3FL
14410212	+Young, Marr & Associates, LLC, 3554 Hulmeville Road, Suite 102, Bensalem, PA 19020-4366

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: megan.harper@phila.gov Aug 25 2020 03:59:28 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 25 2020 03:59:20 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 25 2020 03:59:24 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14416064	+E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Aug 25 2020 04:05:14 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14410205	+E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 25 2020 04:05:13 Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
14420224	E-mail/Text: mrdiscen@discover.com Aug 25 2020 03:59:06 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14410207	+E-mail/Text: mrdiscen@discover.com Aug 25 2020 03:59:06 Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
14410208	+E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Aug 25 2020 03:59:09 Gm Financial, Po Box 181145, Arlington, TX 76096-1145
14410209	E-mail/PDF: ais.chase.ebn@americaninfosource.com Aug 25 2020 04:05:23 Jpmcb Card, Po Box 15369, Wilmington, DE 19850
14444562	E-mail/PDF: resurgentbknotifications@resurgent.com Aug 25 2020 04:05:02 LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14410210	+E-mail/PDF: pa_dc_claims@navient.com Aug 25 2020 04:05:23 Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
14441126	+E-mail/Text: GUARBKe-courtdocs@ascendiumeducation.org Aug 25 2020 03:59:03 Navient Solutions, LLC on behalf of, Ascendium Education Solutions, Inc., PO Box 8961, Madison, WI 53708-8961
14410211	+E-mail/Text: blegal@phfa.org Aug 25 2020 03:59:22 Pa Housing Finance Age, 2101 N Front St, Harrisburg, PA 17110-1086
14463648	+E-mail/Text: blegal@phfa.org Aug 25 2020 03:59:22 Pennsylvania Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406

TOTAL: 14

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 26, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 24, 2020 at the address(es) listed below:

PAUL H. YOUNG on behalf of Joint Debtor Angelina L. Ramos support@ymalaw.com, ykaecf@gmail.com,
paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com
PAUL H. YOUNG on behalf of Debtor Javier A. Ramos support@ymalaw.com, ykaecf@gmail.com,
paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com
REBECCA ANN SOLARZ on behalf of Creditor Pennsylvania Housing Finance Agency
bkgroup@kmlawgroup.com
TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing
ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 6

**NOTICE REGARDING TELEPHONIC CHAPTER 7 § 341
MEETINGS IN THE EASTERN DISTRICT OF PENNSYLVANIA**
(Effective June 12, 2020)

On June 12, 2020, the United States Trustee for Region 3 issued a supplemental notice continuing all in-person chapter 7, 12, and 13 section 341 meetings for cases filed through October 10, 2020. Chapter 13 debtors should refer to their standing trustee's protocol or website for additional information.

All debtor attorneys and debtors are encouraged to participate in section 341 meetings by telephone, or by such remote means as the trustee has established and noticed. Attorneys and debtors may call in from separate locations. Creditors and creditor attorneys may appear remotely and should use the information provided below or on the docket to participate.

All parties are encouraged to contact the case trustee, check the case docket, and the [UST website](#) for up-to-date information about section 341 meetings of creditors.

Unless otherwise instructed, to participate in a telephonic section 341 meeting, you should use the Call-In Number and Passcode assigned to your trustee, which will be posted to the case docket prior to the section 341 meeting date.

Unless otherwise directed by your trustee, please call-in five minutes before your assigned meeting time and mute your telephone until your case is called.

Please follow the instructions below to ensure a smooth telephonic section 341 meeting of creditors.

- You must use a touch-tone phone.
- If you have a choice, use a landline phone, instead of a cell phone.
- Dial the call-in number and then enter the passcode, which consists of 7 numbers and is followed by a # sign.
- Make the call from a quiet area where there is as little background noise as possible.
- Mute your phone and do not speak until the bankruptcy trustee calls your case. (Other meetings of creditors will likely be in session when you call in. You will still be able to hear the trustee even when your phone is muted.)
- Unmute your phone when the trustee calls your case so that the trustee can hear you.
- Wait until the trustee calls your case before speaking because more than one case may be waiting on the conference line at any given time.
- When speaking, identify yourself.
- Do not put the phone on hold at any time after the call is connected.
- Once your meeting of creditors is finished, hang up.
- If you become disconnected before your meeting of creditors is finished, call back.

- If you are calling in from another country, please see the additional information available at:

<https://www.mymeetings.com/audioconferencing/pdf/GlobalAccessDialingInformation.pdf>

Debtor's counsel must verify on the record that they have confirmed their client's identity prior to the section 341 meeting of creditors, either via Facetime or Skype or other means.

Required documents for the section 341 meeting of creditors should be provided to the trustee **a week prior to the section 341 meeting of creditors**. These documents should include information sufficient for the trustee to verify the debtor's SSN. Debtors shall have these documents available during the section 341 meeting of creditors in the event there are questions about the information in the documents.

The section 341 meeting of creditors will be recorded by the trustee. Any other recordings are prohibited.